

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: **NOZAKI, Takashi, et al.**

Group Art Unit: **3629**

Serial No.: **10/660,744**

Examiner: **Not Yet Assigned**

Filed: **September 12, 2003**

P.T.O. Confirmation No.: **5997**

For: **SETTLEMENT PROCESSING APPARATUS, SYSTEM, METHOD, AND  
PROGRAM THEREOF, AND RECORDING MEDIUM FOR RECORDING  
THE PROGRAM**

**INFORMATION DISCLOSURE STATEMENT**  
**PURSUANT TO 37 CFR 1.97(b)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 27, 2004

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached.

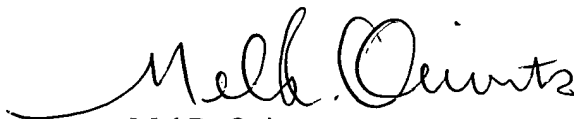
No fee or certification is required in connection with this Information Disclosure Statement, since it is being submitted prior to the issuance of a first official action on the merits or expiration of the three month period following the filing date or the entry of the national stage of the above-captioned application.

The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

The Commissioner is authorized to charge our Deposit Account No. 01-2340 for any fee which is deemed by the Patent and Trademark Office to be required to effect consideration of this statement.

Respectfully submitted,

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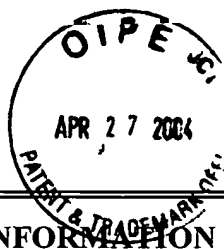
MRQ/lrj  
Atty. Docket No. **031117**  
Suite 1000  
1725 K Street, N.W.  
Washington, D.C. 20006  
(202) 659-2930



**23850**

PATENT TRADEMARK OFFICE

Enclosures: PTO-1449, References (5) and European Search Report dated 4/06/04



<b>INFORMATION DISCLOSURE CITATION PTO-1449</b>	Atty. Docket No. <b>031117</b>	Serial No. <b>10/660,744</b>
	Applicant(s): <b>NOZAKI, Takashi, et al.</b>	
	Filing Date: <b>September 12, 2003</b>	Group Art Unit: <b>3629</b>

### U.S. PATENT DOCUMENTS

Examiner Initial		Document No.	Name	Date	Class	Subclass	Filing Date (If appropriate)
_____	AA	2002-0023215	Wang et al.	02/21/02	713	171	
_____	AB						
_____	AC						
_____	AD						
_____	AE						

### FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Translation (Yes or No)
_____ ✓	AF	WO 98/34203	08/06/98	PCT	Yes
_____ ✓	AG	WO 97/45814	12/04/97	PCT	Yes
_____ ✓	AH	EP 1 107 198	06/13/01	European	Yes
_____ ✓	AI	EP 0 910 028	04/21/99	European	Yes
_____	AJ				

### OTHER DOCUMENTS

_____	AK	European Search Report dated April 6, 2004.
_____	AL	
Examiner		Date Considered